

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
24 March 2005 (24.03.2005)

PCT

(10) International Publication Number
WO 2005/027056 A1

(51) International Patent Classification⁷: **G07D 7/00**

(21) International Application Number:
PCT/GB2004/003919

(22) International Filing Date:
13 September 2004 (13.09.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
0321429.3 12 September 2003 (12.09.2003) GB

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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

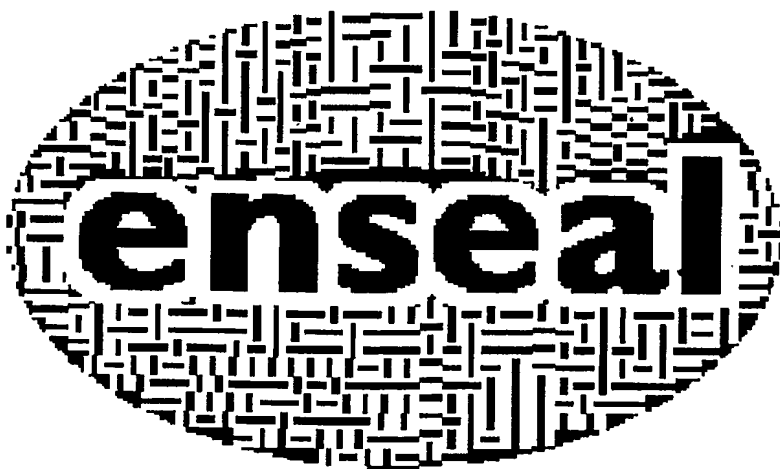
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A METHOD OF PREPARING A DOCUMENT SO THAT IT CAN BE AUTHENTICATED



Graphic in the form of a "Seal"

(57) Abstract: This invention concerns a method of enhancing the security of the check cashing operation at locations remote from the issuing bank. A key suitable for cryptographic purposes is encoded onto the check stock in the form of a graphic where the style of the graphic and its means of interpretation are customisable. This permits the decryption of data without the need for online key retrieval. Typical usage occurs when a check is issued and the payee and amount at least are hashed or encrypted using the key decoded from the graphic, the hashed value being added to the check, possibly on the MICR line. At POS or a bank teller the key is decoded from the graphic, the check data is rehashed and compared with the hash value on the MICR line. The key encoded within the graphic may also be a PIN.

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